

Certificate Number: 05781-NJ-DE-027990049

Bankruptcy Case Number: 16-22418



05781-NJ-DE-027990049

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 30, 2016, at 4:41 o'clock PM PDT, Nicole Kitchen completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 30, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President